

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA,)	
)	Civil Action No. 14-315E
Plaintiff,)	
)	
v.)	United States District Judge
)	Terrence F. McVerry
DOROTHY M. KEPHART,)	
)	United States Magistrate Judge
Defendant.)	Cynthia Reed Eddy
)	

MEMORANDUM ORDER

This case was commenced on December 22, 2014, and was referred to United States Magistrate Judge Cynthia Reed Eddy for pretrial proceedings in accordance with the Magistrate Judges Act, 28 U.S.C. § 636(b)(1), and the Local Rules of Court for Magistrate Judges. On March 31, 2015, Magistrate Judge Eddy filed a Report and Recommendation (ECF No. 9) recommending that Plaintiff's Motion for Default Judgment (ECF No. 7) against Dorothy M. Kephart be granted and that Plaintiff's proposed order attached to the motion be entered. On March 31, 2015, the Court mailed a copy of the Report and Recommendation to Defendant at her last known address and advised her that she had fourteen (14) days to file written objections to the Report and Recommendation. To date, no Objections to the Report and Recommendation were filed.

After *de novo* review of the pleadings and documents in the case, together with the Report and Recommendation, the following order is entered:

AND NOW, to wit, this 21st day of April, 2015, after consideration of the foregoing Motion upon Default for Judgment in Mortgage Foreclosure and for Deficiency Judgment

(ECF No. 7), heretofore filed by the Plaintiff, United States of America, it is hereby ORDERED that said Motion is GRANTED.

It is further ORDERED that Judgment by Default is hereby entered against Defendant Dorothy M. Kephart for failure to answer and in favor of Plaintiff, United States of America, as follows:

Principal	\$ 80,514.63
Interest through 7/21/14	\$ 10,376.42
Interest Credit Subject to Recapture	\$ 29,579.20
Penalty	\$ 4,159.18
Attorney Fees	\$ 1,500.00
TOTAL	\$ 126,129.43

together with interest at 6% per annum to the date of judgment, plus interest from the date of judgment at the legal rate, reasonable attorneys' fees and collection costs.

It is further ORDERED that a deficiency judgment is entered for the balance due and remaining on the default judgment after deduction of monies received as a result of the sale of the subject property.

It is further ORDERED that the subject property hereby shall be and is exposed for the purpose of satisfying Plaintiff's Judgment.

It is further ORDERED that Plaintiff shall be paid the amount adjudged due Plaintiff with interest thereon to the time of such payment, together with costs of this action and the expenses of sale.

It is further ORDERED that the Report and Recommendation is adopted as the Opinion of the Court.

s/ Terrence F. McVerry

Senior United States District Judge

cc: Plaintiff's counsel via CM-ECF

DOROTHY M. KEPHART
9378 Concord Road
Union City, Pennsylvania 16438